

Information to identify the case:

Debtor 1	Thomas D Willshire		Social Security number or ITIN xxx-xx-2077	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court	District of New Jersey			
Case number:	16-26074-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas D Willshire

1/28/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas D Willshire
Debtor

Case No. 16-26074-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 59

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db +Thomas D Willshire, 50 Warren Court, South Orange, NJ 07079-2336
aty +Jaclyn Danielle Gonzalez, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave,
Suite 100, Boca Raton, FL 33487-2853
cr +Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202,
Fairfield, NJ 07004-2927
516352025 +Beneficial Mutual Savings, 106 South 16th Street, Philadelphia, PA 19102-2802
516352024 +Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy,
Philadelphia, PA 19106-3624
516352034 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
516352035 +Essex County Sheriff, Essex County Courts Bldg., 50 W. Market St., Newark, NJ 07102-1607
516352036 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
516352038 ++GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221
(address filed with court: Guaranty Bank, 4000 W. Brown Deer, Brown Deer, WI 53209)
516352040 +Jones & Associates Law Group, LLC, 200 Centennial Ave., Suite 200,
Piscataway, NJ 08854-3950
516352042 +Mortgage Service Cente, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
516352041 +Mortgage Service Cente, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452
516399536 +NATIONSTAR MORTGAGE LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100,
BOCA RATON, FL 33487-2853
516352045 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
516352049 +NJ Motor Vehicle Commission, P.O. Box 160, Trenton, NJ 08666-0160
516352048 +NJ Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001
516429529 +NJSVS Surcharge Violation System Office, NJSVS Bankruptcy Unit, PO BOX 4850,
Trenton, NJ 08650-4850
516352043 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516352047 +New York State, Department of Taxation and Finance, Bankrtupcy Section, P.O. Box 5300,
Albany, NY 12205-0300
516352051 +Prin Res Mtg, 711 High St, Des Moines, IA 50392-0001
516352050 +Prin Res Mtg, Attn: Bankruptcy, 711 High Street, Des Moines, IA 50392-0001
516352052 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
516484063 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)
516352053 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,
Trenton, NJ 08645-0111
516512827 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013
516352071 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
516352078 Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e Pob 10335,
DesMoines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2020 00:00:18 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 29 2020 00:00:15 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516352016 +EDI: AMEREXPR.COM Jan 29 2020 04:13:00 Amex, Correspondence, Po Box 981540,
El Paso, TX 79998-1540
516352019 +EDI: AMEREXPR.COM Jan 29 2020 04:13:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
516352022 +EDI: CITICORP.COM Jan 29 2020 04:13:00 At&T Universal Citi Card, Po Box 6500,
Sioux Falls, SD 57117-6500
516352023 +EDI: CITICORP.COM Jan 29 2020 04:13:00 At&T Universal Citi Card, Po Box 6241,
Sioux Falls, SD 57117-6241
516352027 +EDI: CHASE.COM Jan 29 2020 04:13:00 Chase Card Services, Correspondence Dept,
Po Box 15278, Wilmington, DE 19850-5278
516352026 +EDI: CHASE.COM Jan 29 2020 04:13:00 Chase Card Services, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
516352028 +EDI: CHASE.COM Jan 29 2020 04:13:00 Chase Card Services, Po Box 15298,
Wilmington, DE 19850-5298
516352030 +EDI: CITICORP.COM Jan 29 2020 04:13:00 Citibank/Sears,
Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040, Saint Louis, MO 63179-0040
516352031 +EDI: SEARS.COM Jan 29 2020 04:13:00 Citibank/Sears, Po Box 6283,
Sioux Falls, SD 57117-6283
516352033 EDI: DISCOVER.COM Jan 29 2020 04:13:00 Discover Financial, Po Box 15316,
Wilmington, DE 19850
516352032 +EDI: DISCOVER.COM Jan 29 2020 04:13:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
516352039 EDI: IRS.COM Jan 29 2020 04:13:00 Internal Revenue Service (IRS), Department of Treasury,
P.O. Box 7346, Philadelphia, PA 19101-7346

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516577011	+EDI: RMSC.COM Jan 29 2020 04:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516352054	+EDI: RMSC.COM Jan 29 2020 04:13:00	Synchrony Bank/Brook Brothers, Po Box 103104, Roswell, GA 30076-9104
516352055	+EDI: RMSC.COM Jan 29 2020 04:13:00	Synchrony Bank/Brook Brothers, Po Box 965005, Orlando, FL 32896-5005
516352056	+EDI: RMSC.COM Jan 29 2020 04:13:00	Synchrony Bank/Gap, Po Box 965064, Orlando, FL 32896-5064
516352059	+EDI: RMSC.COM Jan 29 2020 04:13:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
516352063	+EDI: RMSC.COM Jan 29 2020 04:13:00	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
516352062	+EDI: RMSC.COM Jan 29 2020 04:13:00	Synchrony Bank/Old Navy, Po Box 965064, Orlando, FL 32896-5064
516352064	+EDI: RMSC.COM Jan 29 2020 04:13:00	Synchrony Bank/PC Richards & Sons, Po Box 965064, Orlando, FL 32896-5064
516352065	+EDI: RMSC.COM Jan 29 2020 04:13:00	Synchrony Bank/PC Richards & Sons, C/o Po Box 965036, Orlando, FL 32896-0001
516352069	EDI: TFSR.COM Jan 29 2020 04:13:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516352068	EDI: TFSR.COM Jan 29 2020 04:13:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
516352066	+EDI: WTRRNBNK.COM Jan 29 2020 04:13:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
516352067	+EDI: WTRRNBNK.COM Jan 29 2020 04:13:00	Target, Po Box 673, Minneapolis, MN 55440-0673
516352074	+E-mail/Text: vci.bkcy@vwcredit.com Jan 29 2020 00:00:28	Volkswagen Credit, Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
516352072	+E-mail/Text: vci.bkcy@vwcredit.com Jan 29 2020 00:00:28	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003
516352079	EDI: WFFC.COM Jan 29 2020 04:13:00	Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
516352077	EDI: WFFC.COM Jan 29 2020 04:13:00	Wells Fargo Bank Card, Credit Bureau Disp, Des Moines, IA 50306
516352076	+EDI: WFFC.COM Jan 29 2020 04:13:00	Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516352017*	+Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516352018*	+Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516352020*	+Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516352021*	+Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516352029*	+Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
516352037*	++GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221 (address filed with court: Guaranty Bank, Attn: Bankruptcy, 4000 West Brown Deer Rd, Milwaukee, WI 53209)
516352046*	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
516584403*	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage LLC, PO BOX 619096, Dallas, TX 75261)
518579548*	+NJSVS Surcharge Violation System Office, NJSVS Bankruptcy Unit, P.O. Box 4850, Trenton, NJ 08650-4850
516352044*	+Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516352057*	+Synchrony Bank/Gap, Po Box 965064, Orlando, FL 32896-5064
516352058*	+Synchrony Bank/Gap, Po Box 965064, Orlando, FL 32896-5064
516352060*	+Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
516352061*	+Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
516352070*	++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
516352075*	+Volkswagen Credit, Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
516352073*	+Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

TOTALS: 0, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Justin Plean on behalf of Creditor NATIONSTAR MORTGAGE LLC jplean@rasflaw.com,
bkyecf@rasflaw.com;ras@cf.courtdrive.com
Justin M Gillman on behalf of Debtor Thomas D Willshire ecf@gbclawgroup.com,
R47252@notify.bestcase.com,e4ea5f23@maildrop.clio.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magrue.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@mccalla.com
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC , PATRICK.LACSINA@GMAIL.COM
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC
phillip.raymond@mccalla.com
Sindi Mncina on behalf of Creditor NATIONSTAR MORTGAGE LLC smncina@rascrane.com
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC smncina@rascrane.com

TOTAL: 10